

Senators of the Finance Committee,

Thank you for the opportunity to speak today on the Michigan 2020 plan. My name is Joshua Roesner, and I will be graduating from Saginaw Valley State University with my bachelor's in Public Administration on May 5th.

As someone who will receive their college degree this year, I will not soon forget the challenges I faced as a student paying their way through college.

I am in a unique position among recent college graduates: I have no student loans to pay off. This was not due to wealthy parents paying my tuition, however. Rather, it was through working two jobs, and spending, literally, every cent I had saved since the age of 16. What the Michigan 2020 plan would have done for me is allow me to pursue my studies in greater depth. College is so much more than showing up to a lecture hall and taking an exam on those lectures. The message that our current system sends to students is that you have two choices: Either work two jobs and put your classes as a second priority so that you can pay the bills, or take out tens of thousands in debt that will take years to pay off.

I was fortunate in that I attended a university that was only 15 minutes from my parents' home, where I never had to pay any housing costs and was able to count on a meals when I was home. However, I still paid my cell phone bill, my car insurance, and gas on top of tuition and books. As I saw the cost of tuition rise each year, I worked more and more hours, always at the expense of my studies. This defeats the purpose of college, and harms students' job prospects, as they are forced to choose between better grades and mountains of debt.

As I reflect on the last four years, I think about how many times I had to miss class or turn in assignments late in order to work, knowing that without those shifts, I would not be able to pay for the next semester of classes. And this was at SVSU, which has the lowest tuition in Michigan. In high school, I graduated with a GPA over 3.9, and had a 30 on the ACT, scores which would have gotten me into any Michigan university I wanted. However, due to my financial situation and my parents' financial situation, I had to surpass more prestigious universities because I simply could not afford to attend.

It is true; I could have taken more than four years to complete my degree, or taken out a "manageable" amount of debt that I could pay back over the next couple years. But that's not what Michigan 2020 is about. Michigan 2020 is about allowing future college graduates, such as my youngest sister, Hannah the freedom to achieve her full potential and attend any university she wants without having to choose between her studies and debt.

A college education is now a prerequisite to obtaining a secure and well-paying job. By implementing the Michigan 2020 plan, we can allow students to attend college based on where they can best achieve their full potential. The impact of this proposal goes beyond just allowing students to have equality of opportunity. It will help local businesses as well, as students find they are able to go out and enjoy what their local restaurants have to offer.

We need to seize on this opportunity to show we will do whatever it takes to be an international leader in innovation. The alternative is once again proving that hindsight is also 20/20.

Thank you.